Case 25-21401-JAD Doc 18 Filed 06/13/25 Entered 06/14/25 00:29:36 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:						
Debtor 1:	Erik K. Prunczik	Social Security number or ITIN: xxx-xx-1881				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bankı	ruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 5/29/25				
Case number:	25-21401-JAD					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Erik K. Prunczik	
2.	All other names used in the last 8 years		
3.	Address	139 N Vireo Drive Mc Kees Rocks, PA 15136	
4.	Debtor's attorney Name and address	Bryan P. Keenan 993 Greentree Road Suite 200 Pittsburgh, PA 15220	Contact phone 412–922–5116
			Email: keenan662@gmail.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 6/11/25

For more information, see page 2

Debtor Erik K. Prunczik Case number 25–21401–JAD

7. Meeting of creditors Debtors must attend the meetin be questioned under oath. In a case, both spouses must attend	joint	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call
Creditors may attend, but are n required to do so.		1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office m receive these documents and a		Filing deadline: 10/24/25
required filing fee by the following deadlines.		a discharge
	 a complaint if you want to have a particular debt excepted from under 11 U.S.C. § 523(a)(2) or (4). 	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/7/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/24/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim System. Additional information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail. https://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the of Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy cour example, a secured creditor who files a proof of claim may surrency right to a jury trial.	Lusing the Electronic Proof of Claim ("ePŌC") if form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a debtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on trustee and will be held immediately following the meeting of credito 8/25/25 at 09:00 AM, Location: Same location as the Meeting of	rs on:
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy of counsel for the debtor (if any), and the Chapter 13 Trustee by note creditors. Parties objecting to the Plan must attend the meeting of of above. To the extent a written objection is not resolved at the meeting or prior to or at the date set for continued concontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has means forbidden by law without receiving evidence on such issues.	clerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial lilation conferences the plan will be set for a ctions are not prosecuted at the initial tee may assume and the court may
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts bell according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	is it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully e to creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. It www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debit However, unless the court orders otherwise, the debts will not be dare made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt excep 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any comust file a motion by the deadline.	lischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21401-JAD
Erik K. Prunczik Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Jun 11, 2025 Form ID: 309iPGH Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recipient Name and Address
+ Erik K. Prunczik, 139 N Vireo Drive, Mc Kees Rocks, PA 15136-1767
+ Matthew Fissel, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
+ Kennedy Township, 127 Lorish Road, Mc Kees Rocks, PA 15136-1670
+ Kennedy Township, Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
+ Kristy L. Pruznik, 1003 Countryside Drive, Mc Kees Rocks, PA 15136-1226
+ LVNV Funding LLC, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
+ United Rev, Po Box 1184, Langhorne, PA 19047-6184

TOTAL: 7

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Jun 11 2025 23:57:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: keenan662@gmail.com	Jun 11 2025 23:57:00	Bryan P. Keenan, 993 Greentree Road, Suite 200, Pittsburgh, PA 15220
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jun 11 2025 23:57:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV		, , , , , , , , , , , , , , , , , , ,
		Jun 12 2025 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2025 03:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 11 2025 23:58:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 11 2025 23:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16542610	+ EDI: PHINAMERI.COM	Jun 12 2025 03:56:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
16539837	+ EDI: WFNNB.COM	Jun 12 2025 03:56:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
16539838	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 12 2025 00:10:54	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16539839	Email/Text: BKSPSElectronicCourtNotifications@spservice	ing.com Jun 11 2025 23:58:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
16539840	+ Email/Text: BKSPSElectronicCourtNotifications@spservice	ing.com	•

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District/off: 0315-2 User: auto Page 2 of 3 Date Rcvd: Jun 11, 2025 Form ID: 309iPGH Total Noticed: 28 Jun 11 2025 23:58:00 Federal Home Loan Mortgage Corporation, 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284 16539841 EDI: PHINAMERI.COM Jun 12 2025 03:56:00 GM Financial, PO Box 78143, Phoenix, AZ 85062-8143 16539844 ^ MEBN Jun 11 2025 23:56:07 KML Law Group P.C., c/o John McVay Jr. Esquire, Suite-5000, 701 Market Street, Philadelphia, PA 19106-1538 16539845 + EDI: CAPITALONE.COM Jun 12 2025 03:56:00 Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 16543654 Email/PDF: resurgentbknotifications@resurgent.com Jun 12 2025 00:10:17 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 16539848 + Email/PDF: resurgentbknotifications@resurgent.com Jun 12 2025 00:10:16 Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Re: Comenity Capital Bank Big Lots, Po Box 10497, Greenville, SC 29603-0497 16539850 Email/Text: Bankruptcy.Notices@pnc.com Jun 11 2025 23:57:00 PNC BANK, 300 Fifth Avenue, The Tower at PNC Plaza, Pittsburgh, PA 15219 16542973 Email/Text: Bankruptcy.Notices@pnc.com Jun 11 2025 23:57:00 PNC BANK N.A., 3232 NEWMARK DR, MIAMISBURG, OH 45342 ^ MEBN 16539849 Jun 11 2025 23:55:54 Patenaude & Felix, APC, Re: Gregg L. Morris, Esq., 2400 Ansys Drive, Suite 402 B, Canonsburg, PA 15317-0403 16539852 ^ MEBN Jun 11 2025 23:56:19 Valley Waste Service Inc., c/o Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Federal Home Loan Mortgage Corporation, as Trustee

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2025 at the address(es) listed below:

Name Email Address

Bryan P. Keenan

on behalf of Debtor Erik K. Prunczik keenan662@gmail.com

melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Matthew Fissel

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest

Trust bkgroup@kmllawgroup.com, wbecf@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5